

Tuesday, February 03, 2009

United States Bankruptcy Court
101 West Lombard Street
Baltimore, Maryland 21201

FILED
FEB 4 11:57

U.S. BANKRUPTCY COURT
BALTIMORE, MARYLAND

Ref: Home Loan Modification
Case #: 08-21033-RAG

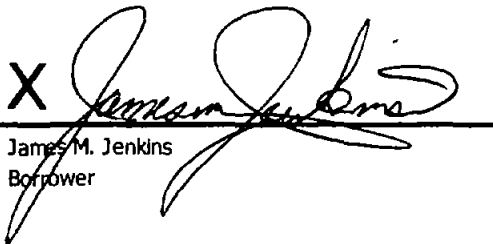
You're Honor –

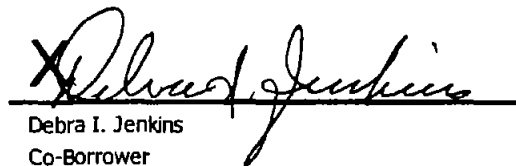
We are writing this letter to request a modification or refinance, as Rate and Term, on our home loan. Our current home loan is a loan for a second home loan and not a primary home. This loan was established as a refinance loan when we had a home in another state. Maryland is the state that we have made as our home state, again. We would like your approval to pursue a decrease of the loan percentage and payment. We are currently in an adjustable and 2nd home rate which is above 9%.

We were told by our attorney's office that we had to wait for the confirmation of the bankruptcy (January 7, 2009) before we made this request. Our home address is 6277 Setting Star, Columbia, Maryland 21045.

We would greatly appreciate your assistance in allowing us to lower our payments, so we may improve our economic situation. If you have any questions, please contact us at 410 300-7530 or 443 546-3090.

Sincerely,

X 
James M. Jenkins
Borrower

X 
Debra I. Jenkins
Co-Borrower